Impact of Job Stress on Work Performance of Employees Working in Private Sector Banks of India: A Case Study of Himachal Pradesh

Synopsis

Submitted to Sri Sai University, Palampur
in Partial Fulfilment of Requirement for the Degree of
Doctor of Philosophy
in
Management

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Candidate's Declaration

I hereby declare that the work which is being presented in the synopsis entitled "**Impact of Job Stress on Work Performance of Employees Working in Private Sector Banks of India: A Case Study of Himachal Pradesh"**, in partial fulfillment of the requirement for the award of the degree of **Doctor of Philosophy in Management** and submitted to Sri Sai University, Palampur is an original piece of research work under guidance of Dr. Hem Raj, Assistant Professor, Sri Sai University, Palampur, India.

The matter embodied in this synopsis has not been submitted by me for the award of any other degree of any other university.

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Abstract

In today's fast paced and target oriented work environment, stress has become part of every individual's life. Job stress is making its presence felt on employee's physical and mental health. The employee needs to meet deadlines along with completing their work effectively. Though, the banks have alternated their working style with changing work environment, but the stress on employees still needs to be tackled in an apt way. Banking sector in India is frequently changing because of technology upgradation and customers' demand. Competition is increasing day by day resulting in high level of stress among employees.

Different studies from time to time focused on aspect of job stress and productivity of employees working in banking sector. The stressors mentioned in studies were workload, time pressure, targets, role ambiguity, working environment technological changes, market competition, office politics, work-life balance, use of resources, etc. Literature review provided the base for proposed study as no in-depth study has been yet conducted in Himachal Pradesh for private sector bank employees. The study will help the policy-makers, banks and employees to enhance the work performance and will also help to reduce the labor turnover ratio.

The objective of the study will be to identify and examine the factors responsible for job stress among employees of private sector banks in Himachal Pradesh. The impact of job stress on work performances will also be assessed. Also, based on suggestions, means and ways to reduce stress and increase work performance will also be included in the proposed study.

The study employs a descriptive and exploratory research design, facilitating the analysis of facts and the characterization of the population. Additionally, it aims to provide practical recommendations for managing job stress among employees of private sector banks in Himachal Pradesh. The study encompasses all 12 districts of the state and will utilize both primary and secondary data sources to achieve its objectives. Primary data will be gathered through a self-structured questionnaire, whereas secondary data will be sourced from research papers, journals, articles, annual reports, and other relevant sources.

As the proposed study will be undertaken in 12 districts of Himachal Pradesh, the data will be collected by proportionate random sampling from banks namely HDFC bank, Axis Bank, ICICI bank, IndusInd bank and Yes bank. For testing techniques, appropriate statistical tools will be used such as percentages, mean, correlation, factor analysis, regression, etc. SPSS software will also be used during the process to identify significant findings which will serve as the basis for forming conclusions.

Tentative chapterization will include (Chapter1) Introduction providing background of the study, (Chapter2) Review of Literature comprising of associated studies related to proposed study, (Chapter3) Research Methodology will deal with research design, data collection tools, sampling techniques, sample population , sample size, tools and SPSS software that will be used for the study, (Chapter4) Data Analysis and Interpretation will include analysis of data collected from both primary and secondary sources, (Chapter5) Result and Discussion and (Chapter 6) Suggestions,

Limitations and Conclusions includes the details about implications if the study and useful conclusions from research.

Thus, it is essential to confront the rising challenge of job stress to safeguard the welfare and effectiveness of employees across banking industries.

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Topic of PhD Thesis:

Impact of Job Stress on Work Performance of Employees Working in Private Sector Banks of India: A Case Study of Himachal Pradesh.

Introduction

Job stress is a universal fact and has become inevitable part of every job. Every individual is experiencing stress at work because of technological changes and competitive environment. Banking sector is also touched by such changes because of its important role in economic growth of the country. After globalization, banking sector has progressed towards adapting to changes due to new information technology. The banking sector has indeed been undergoing a transformation with the increasing adoption of artificial intelligence and other advanced technologies. New technology has the ability to impact various aspects of banking operations, improving efficiency, strengthen customer experience. In present times, banking sector is not confined to only lending or deposit, but now customer wants services to be delivered online. Moreover, the customer is eager to know about their financial assets from everywhere. However, digital banking is preferred by many but there are still customers who adhere to traditional banking system or feel hesitant to utilize digital services. Therefore, many banks continue to have physical branches and offer a combination of digital and in-person services to cater to the varied needs of their customer. Overall, the shift towards digital banking is a reflection of aware customer who seek convenient, accessible, and efficient way to manage the financial affairs. Human resource or the employees are the most important part in banking sector to handle all new technological up gradation and to bring about desired results. Employees play a crucial role in the banking sector, especially when it comes to handling new technological changes and achieving desired results. While technology has affected the banking industry, human resources remain essential for various reasons: a) Adaptation to new technology: Implementing new technology requires skilled and able individuals who can understand and adapt to the changes smoothly. Employees play a vital role in learning and utilizing new technologies. b) Customer experience: digital banking has taken over the ancient system from the past few years but few customers still wish for personalized assistance. Employees can understand a customer better by providing a human perspective. They can help customers by suggesting personalized advice, and assist on any difficult issues. c) Innovation and problem-solving: the employees use their skills and knowledge to use

the innovation and problem-solving within the banking sector. Their mindfulness and presence of mind can take opportunities and develop solutions to challenges. d) Law and Regulations: The banking industry is regulated by laws and regulations. Employees helps in implementing these required regulations and maintaining privacy standards. e) Customer value added: Building harmonious relationships with customers and business partners is a critical aspect of the banking sector. Employees need to possess effective communication and interpersonal skills for positive relationships and enhancing business growth. While technology can increase efficiency, it is the combination of skilled employees and advanced technology that enables banks to achieve their desired outcomes and provide exceptional service to customers. Therefore, development and training of human resources remains as the crux in the banking sector. Human resources when directed well, desired goals can be accomplished within stipulated time. As we all know, banks are the hub for every financial transaction. The nature of activities in banking is very exhausting as it requires dealing with customers at all levels. The bank employees are responsible for handling financial services. Technology upgradation has altered the working style of every bank. But not always, these changes are accepted easily as the changes can position a person in uncomfortable situation. The success of a bank depends on its employee's work attitude and dedication to their work. The uncertainty at workplace can force any employee to have a stressful life. It affects can be seen on employee body which gives rise to anxiety, depression, anger and sometimes to suicidal thoughts. Stress in excess can follow distressing experiences.

In the present era, job stress revolves around every banker, as an employee spends most of his time at workplace, demanding targets and hectic schedule contributes to increasing level of stress. A bank employee needs to play numerous roles to maintain harmonious relations with colleagues as well as with customers. Sometimes, bank employee can face uncertain situation and the outcome can be unattended goals and unhealthy body. Stress at workplace affects performance of employee as it reduces memory and learning power of employee.

Job Stress

Stress is a wholesome term which refers to physical and mental feedback of body to actual or imagined situation. **Han Selye** defined stress as a non-specific response of body to the demand. Nowadays, stress is an integral part of every individual. Without stress, a person will not be able to meet his deadlines or meet the

demands which are part of any job. Thus, stress is the term used for body's response to different situations. At workplace, people experience frequent stress giving situations which in turn affects their work performance. **Job stress** can be defined as the abnormal emotional and physical reaction commenced due to the conflict between personal capacity and performance demand. The definition of stress has kept on changing with time. Initially, it was effect of surrounding pressure only but now an individual feel stressed because of technological changes and also composition of changed social structure has impact on mental well-being of every individual. **Job stress** is people's reaction when they have to face some demands or special tasks that are out of their abilities or knowledge.

Stress is a state of mind giving rise to psychological strain. It occurs because of excessive expectations from an individual. The person tends to feel anger, depressed or anxious when in stressful surrounding. The conditions or events which increase stress are called stressors. Some common stressors include: Physical threats, threats to self-image, an important life event, a fight with a friend, tight deadlines, loss of loved one. Stress can be categorized into two broad categories: positive stress, also known as eustress, and negative stress, commonly referred to as distress. Positive Stress (Eustress): Eustress refers to the beneficial or helpful form of stress. It can motivate and enhance performance of an individual. Eustress arises from situations that are challenging but manageable, such as a new job and promotion. It often leads to feelings of excitement, fulfillment, and personal growth. Eustress can provide a sense of purpose and accomplishment, pushing individuals to achieve their goals. Negative Stress (Distress): Distress refers to the harmful form of stress. It occurs when individuals face excessive demands that exceed their ability to cope effectively. Distress can be caused by various factors, including work-related pressures, financial difficulties, relationship problems, or major life changes. When distress becomes-unmanaged, it can lead to negative consequences for physical and mental health, such as anxiety, depression, sleep problems. The causes of stress can be individual factors such as family issues, personal financial problems or job-related factors like peer pressure, lack of growth opportunity, unachievable targets, burnout. The harmful consequences of stress include impact on health leading to high blood pressure; psychological consequences can be anger-issues, anxiety and tension. Apart from this, the employee's behavior may change resulting in addiction of excessive smoking, drinking and drug abuse. The

stressed employee will have low productivity and result in poor performance, absenteeism and losing trust of customers. The chronic work demands faced by employees in the banking industry can have a significant impact on their mental and physical well-being, ultimately affecting their job performance. By prioritizing employee well-being, banks can help their employees maintain optimal performance levels and limit the negative effects of chronic work demands and keep a check on level of stress.

Work Performance

Work performance can be defined as the outcome of work performed by an employee taking into account the quality of work and quantity of work. Work performance of a banker depends upon the employee companionship with peer group, customers and social relations. A banker's work performance in the banking sector can be influenced by factors such as positive relationships with peers, strong customer relations, healthy social connections, commitment to organizational goals, job satisfaction, and maintaining work-life balance. By paying attention to these areas, bankers can strive for continuous improvement and contribute to their own success as well as that of their organization. According to **Sutrisno (2009)** work performance is the result of work achieved by someone from his work activities. **Pradhan, R, K. and Jena, L, K. (2017)** categorized work performance in 3 dimensions namely Task performance, adaptive performance and Contextual performance. In 2020, **Shubra and Sushmita** in their study mentioned task performance, interpersonal facilitate and job dedication as dimensions of work performance. Thus, we can conclude work performance is art to achieve target within stipulated time and with satisfaction.

Relationship between Job Stress and Work Performance

The relationship between job stress and work performance can be complex. While some level of stress can serve as a motivator and enhance performance, excessive or chronic job stress can have adverse effects on an individual's work performance. **Goswami, T, G. (2015)** found that at very low level of stress, the performance of employee remains poor because of low dedication to his work and at peak level of stress, the employee has no concentration on work because of stressful situation. The employee becomes incapable of making right decisions and result in zero work performance. Furthermore, **Kadiri, A, P and Odion, A (2020**) concluded that work demands (work overload, time pressure and long working hours), role ambiguity (lack

of job clarity, feedback) and role conflict (incompatible work demands) makes employees less functional in meeting task and contextual performance. The study also concluded that job stressors undermine employee performance. The possible reason could be that chronic work demands and role conflict experienced by employees in the banking industry may have gradually depleted their mental and physical resources and energy needed to perform their jobs at an optimal level. **Ehsan, M and Ali, k (2019)** in their studies found that stress related factors have a negative effect on job environment and decreased the employees' performance.

Depending on level, job stress can either be helpful or harmful to work performance. Job stress if managed well can help an employee to perform well but otherwise it can hamper the productivity of the employee. Thus, we can say that job stress has an impact on performance of employees. Unmanaged stress reduces the productivity and efficiency of the employees and of organization. Stress costs the organization with low morale, poor motivation, high absenteeism, conflicts, low productivity and low efficiency.

The following dimensions are to be studied in proposed study:

Job Stress in Banking

1. Role Ambiguity in Bank job.
2. Role conflict
3. Job Insecurity in banking
4. Appraisal System in Banking
5. Salary and Compensation in Banking Sector
6. Career Advancement Opportunities in Banking Sector
7. Time-Performance Pressure
8. Technological Change
9. Organizational Support
10. Office Politics
11. Workload
12. Work life balance
13. Behavioral factors
14. Physical factors
15. Customer dealings
16. Bullying or harassment

Work Performance

1. Work Result (accuracy, ability to meet deadlines)
2. Use of Resources (time, money and material given)
3. Job Knowledge (understanding of work)
4. Timeliness of work
5. Mental agility (adapt quickly to situations)
6. Initiative (assess a situation and take action as leader or helping coworkers)
7. Upgradation of employee skills (learning new skills and knowledge)
8. Attitude
9. Digitalization of banking process
10. Problem-Solving

Indian Banking System – at a glance

Indian banking system originated in mid-18th century. The first bank was Bank of Hindustan in **1870** which led to the foundation of present banking system in India. Initially, it was not so organized but technological upgradation and globalization helped in setting new trends in banking sector. After independence, in **1947**, Indian government tried to focus towards economic growth for the purpose the Imperial Bank of India was nationalised and named State Bank of India in **1955**. In **1969**, government nationalised 14 major banks for promoting social welfare and reducing imbalance among different sectors as their decisions seem to be right again, in **1980**, nationalisation of banks took place including 6 more banks under government control. The privatization of banks in India has occurred gradually over several years, and there isn't a specific date that marks the beginning of this process. The liberalization and reform of the Indian economy, initiated in the early **1990s**, played a significant role in allowing for the entry of private players into the banking sector. This time the aim was to make banking more accessible to the rural population. In **1991,** New Economic Policy (NEP) and liberalization measures were introduced, marking a departure from the previously closed and regulated economy. In **1993,** the first set of private banks, often referred to as "new generation" banks, were licensed by the Reserve Bank of India (RBI). This included the establishment of banks like Axis Bank, originally named UTI Bank, was founded in December **1993**, HDFC Bank in **1994,** ICICI Bank also in **1994** which initially established as a financial institution, entered the banking sector after receiving approval from the RBI. IndusInd Bank was established in April **1994**. The

bank was promoted by the Hinduja Group, a conglomerate with diversified business interests. In early 21st century, there was adoption of new technology in every sector, the banking sector was also touched by such technological changes. Internet banking and other digital services transform the scenario. Gradually, the government took various steps to strengthen the banking sector for financial stability and also to improve efficiency, transparency and competitiveness in the banking industry. From time-to-time government initiated the process to reduce its stake in few public sector banks and letting them undergo mergers to enhance efficiency and competitiveness. The process of nationalization and privatization of banks is dynamic and changes occur regularly based on economic and political considerations. The Yes Bank was established as a new private sector bank in **2003**. In **2007**, Axis bank was rebranded as Axis Bank.

The establishment of these private banks contributed to the growth and diversification of the Indian banking sector. They played a crucial role in introducing modern banking practices, technology-driven services, and enhancing competition in the financial landscape.

Moreover, expansion of business, cashless transactions especially after COVID-19 international investments had a powerful impact on new banking system. Indian banks are categorized into two banks: Scheduled banks and Non-scheduled banks. The banks regulated under Banking Regulation Act can be Scheduled and non-Scheduled commercial banks. Scheduled commercial banks can carry out the normal business of banking such as providing loans, deposits and other banking activities. In Public sector banks majority of the shares are held by government and are listed on Stock Exchange while private sector banks are in which greater part of shares are held by private shareholders. Foreign banks are incorporated outside India but have branches in India. These banks are the source to channelize the money for economic benefit of the country.

The role of private banks in empowering the economy is crucial and indispensable. The Private Banks play a significant role in facilitating economic growth and development through various means: a) Private Banks act as medium between savers and borrowers, organize funds from individuals and institutions and channeling them towards investments. By providing loans, credit facilities, and investment options, private banks enable businesses to flourish, create jobs, and contribute to economic growth. b) Private Banks contributes to capital formation in the economy through their lending activities, private banks help to invest in new projects, acquire assets. This

capital formation is essential for improvement and overall economic growth. c) Private Banks play a critical role in managing financial risks, both for individuals and businesses such as insurance and risk assessment tools to handle uncertain market fluctuations and unforeseen situations. d) Private Banks contributes to wealth creation by helping in growth of customers assets. e) Private Banks has a role to play in promoting financial inclusion by extending their services to underprivileged segments of the population. Private Banks can empower individuals and small businesses, enabling them to participate more fully in the economy and improve their economic well-being. f) Private Banks contribute to economic stability by ensuring the efficient functioning of the financial system. This stability increases person's confidence, encourages economic activities, and supports sustainable economic growth. To summarize, private banks play a vital role in empowering the economy. Their presence and operations are essential for fostering economic growth, supporting businesses, and improving the overall well-being of individuals and communities.

In Himachal Pradesh, there are various public banks as well as private sector banks functioning at various levels in rural and urban areas. For the present study, the researcher has selected private sector banks such as HDFC, ICICI, AXIS bank, YES bank and IndusInd bank which have branches in all 12 districts of Himachal Pradesh. With a total of 198 branches across all 12 districts, these private banks have created employment for 2,047(Approx.) employees in the state. The employees recruited by these banks play a vital role in providing banking services to the people of Himachal Pradesh and managing various financial transactions. Overall, the functioning of these private bank branches and the recruitment of employees reflect the importance of the banking sector in supporting economic activities and providing financial services to the people of Himachal Pradesh. The primary function of a bank is to manage funds. Banks provide various financial services such as accepting deposits, granting loans, facilitating payments, and offering investment products. Banks are responsible for safeguarding the funds entrusted to them by the public. They also play a crucial role in managing the country's money supply and supporting economic growth by providing credit to individuals, businesses, and governments. In addition to managing funds, banks must adhere to strict rules, regulations, and guidelines set by regulatory authorities. These rules are in place to ensure the stability and integrity of the financial system, protect customers' interests, and prevent fraudulent activities. Furthermore,

banks often provide opportunities for career progression. They offer a wide range of job roles and opportunities for professional growth. Banks value individuals who can demonstrate a strong understanding of banking operations, financial regulations, risk management, and customer service. Those who can adapt to new challenges and demonstrate competence in their roles often have the potential for rapid career advancement within the banking industry.

Review of Literature

A review of literature is an overview of previously published research on a specific topic as it provides the summary in condensed form and also provides an overview of key findings on the topic. Following are the literature review on job stress and work performance:

Bashir, U and Ramay, M, I (2010), in their research study, "Impact of stress on employees job performance: A study on banking sector of Pakistan" have investigated relationship between job stress and job performance of bank employees. In this study, dependent variable was stress while the independent variable was job performance. A questionnaire was used to collect the data and analyzed through correlation and regression and reliabilities to confirm the results. The variables undertaken for study were job stress, job performance and organizational commitment which confirmed to facilitate supportive culture within an organization. The results showed a significant negative correlation between job stress and job performance.

Badar, M, R (2011), in his study, "Factors causing stress and impact on job performance: A case study of banks of Bahawalpur, Pakistan" has used exploratory research design along with structured questionnaire and interview method to explore factors which causes stress. The use of Karasek's Demand-Control model of Job Stress is also mentioned in the study showing how stress impact the performance of the employees. According to the study, workload, technological problems, higher targets, salary, public dealing, outcomes of decisions, management and peer behavior, longer time frames of work and market competition are the main reasons affecting job performance of bank employees. Findings of the study showed that the primary responsibility for controlling stress at workplace lies with managers and employees.

Ali, F, et al (2011) in their research study, "Effects of stress on job performance" showed that job performance can be measured by correlation of skills, struggle and work environment. Dimensions like skills, efforts and working conditions had positive

direct relation with stress while demographic factors like age, gender, salary didn't show any significant relation between stress and employees work performance.

Vivek, M and Janakiraman, S (2013) in their research report, "A survey on occupational stress of bank employees" focused on stressors like role overload, poor working environment, role authority, work life balance and stress due to information technology which resulted in psychological strain. The study also focused upon how occupational stress varies with demographic factors, job cadres and job performance. The results showed to focus on limiting stress due to technological changes and adapting stress coping techniques.

Niharika and Kiran, U, V. (2014) in their research study titled, "Occupational stress among Bank employees" has used ex-post facto research design and multi-stage random sampling. It was concluded that private bank employees had higher occupational stress due to strenuous working conditions, unreasonable group, peer relations in comparison to public bank employees. It was also mentioned that the experience of workplace stress also depends on the way the person adopts to their working surrounding.

Kotteeshwari, M and Sharif, S, T. (2014) found in their research, "Job stress and its impact on employee performance: A study with reference to employees working in BPOs" that both male and female employees in the BPO industry experience stress due to these job-related factors. Stress can have adverse effects on various aspects of work performance, such as productivity, quality of work, and job satisfaction. By exploring the relationship between job stress factors and work performance, the study has provided insights into potential interventions or strategies to mitigate stress and improve overall employee well-being and performance. The research concluded that both male and female employees experienced stress at their work place.

Dhankar, S (2015) in his research study on "Occupational stress in banking sector" included both private and public sector bank employees to measure stress. Simple random sampling was used along with Occupational Stress Scale (OSS). 12 dimensions namely Role ambiguity, Role conflict, Role overload, Political Pressure, Responsibility for person, Under Participation, Powerlessness, Poor peer Relation, Intrinsic Impoverishment, Low Status, Strenuous working Conditions, Unprofitability of Occupational stress were used to measure the extent of stress. The result revealed

that occupational stress has wide range effects on employee behavior and adjustment as well as off the job.

Goswami, T, G (2015) in his research study, "Job stress and its effect on employee performance in banking sector" used z-test for analyzing the hypothesis. The conclusion mentioned that stress can have subjective effects on employees, such as inducing feelings of fear and anger. These effects can contribute to poor mental and psychological health among individuals. Stress is known to impact individuals differently, and these subjective experiences can vary from person to person. It is important to address and manage stress effectively in the workplace to promote better mental well-being and psychological health.

Kundaragi, P, B and Kadakol, A, M (2015) in their research study, "The causes of work-related stress and its impact on job performance" found when employees are constantly worried about their job security or uncertain about the future of the company, it can be challenging for them to concentrate on their work. The stress and anxiety can lead to decreased focus, reduced productivity, and an inability to perform at their best. They concluded stress to be a black -plague of human life.

Bamba, M (2016) noted in his research study, "Stress management and job performance in Industries sector of Mali" that workload and time pressure can create sense of urgency and increases stress also poor working conditions can contribute o discomfort and stress. Moreover, role ambiguity can lead to employees struggle to understand their role and meet expectations and imbalance between work responsibilities and personal life can result in stress and decreased productivity.

Jayasinghe, C and Mendis, M. V. S (2017) in their research study, "Stress and Job performance: A study on Banking sector of Northern region of Sri Lanka" associated stress and performance of employees to test the effect of independent variables like job related factors, organizational factors and individual factors to performance. The result showed that relation between stress and performance is negative and stress is impacting performance of bank employees.

Murali, S, B, Basit, A and Hassan, Z (2017) in their study "Impact of job stress on employee performance" chose employees of different sectors to fill in questionnaire with 26 items with Likert Scale to measure four independent variables of time pressure, work load, lack of motivation and role ambiguity of level of stress. The dependent variable is employee performance. The results showed that increased time pressure and

role ambiguity reduced employee performance in all aspects while workload and lack of motivation didn't show significant influence on employees' performance.

Manjunatha, M, K and Renukamurthy, T, P (2017) in research study, titled "Stress among Bank Employee – A Literature review" stressed upon to understand roots and outcome of job stress on employee performance in banking sector. The main objective was to identify the stress inducer to study stress management and employee performance. It was concluded that stress can make an individual productive with well managed positive attitude.

Prashakti, R, D and Refahla, M (2018), in the study "Effect of Motivation and Job Stress on Employee Performance (case study of general support and marketing division and enterprise service division of PT Telekomunikasi Indonesia) used quantitative descriptive approach using multiple regression test to examine variables of motivation and job stress to show the effect on employee performance. In this study, independent variable are motivation and stress and dependent variable is performance which are measured using Likert scale.

Sritharan, R and Balathandayutham, P. (2019), in their study, "Impact of stress on the work performance of the employees: A survey conducted with bank employees in Cuddalore District" investigated the effect of stress at work on performance of the employees in area of Cuddalore. The main tool for primary data collection was questionnaire and simple random sampling was adopted for this study. The data was analyzed by using regression with use of SPSS. The independent variables were heavy burden due to work, security of job, conflicts in role, employee's morale and lack of sufficient recognition and dependent variable being work performance. The final result found that nearly 58% of the factors had their influence on employee's work performance.

Kadiri, A, P and Odion, A, S (2020) examined in their study, "Work stress and job performance of bank employees in Benin city, at Nigeria the extent to which job stressors like work demand, role conflict, role ambiguity influence employees' job performance. Data was analyzed by ordinary least squares regression technique to find the results which revealed that work demand, role conflict and role ambiguity negatively and significantly influences job performance of bank employees.

Pandey, D. L. (2020) in his study titled, "Work stress and employee performance: an assessment of impact of work stress" undertook 8 components of job

stress: work type, salary, job insecurity, poor communication, work overload, lack of motivation, lack of management support, and poor performance and appraisal system to examine factors playing crucial role in creating stress among staff of banks. Findings showed all stress factors were significantly but negatively associated with employee performance also overall stress level decreased employee performance.

Priya, B (2020) found in her study, "Work Stress and employee performance in banking sector with reference to Hamirpur district, Himachal Pradesh that work overload, risky job and poor co-worker relations were major contributor to job stress that leads to reduced employee efficiency. The research was descriptive in nature and used questionnaire method to collect data. The result shows that 24% respondents agreed strongly that their job is stressful and 23.33% somehow agreed while 9.67% strongly disagreed and said their job is not stressful.

Aldoseri, F and Almaamari, Q, A (2020) conducted their study, "Factors influencing employee performance at banking sector in kingdom of Bahrain" with the motive to explore the factors influencing employee performance namely leadership style, job satisfaction, motivation, employee engagement and work environment. The findings revealed that leadership style, job satisfaction, motivation and employee engagement have significant positive impact on an employee performance.

Iskamto, D (2021) found in his research study titled, "Stress and its impact on employee performance" that work stress had significant impact on work performance. The factors undertaken for study were stress due to role, working conditions, interpersonal relations, career development and organizational factors which led to poor work performance. The contribution of stress to employee performance is influenced by 78.3%.

Basnet, D, Gwachha, A and Pondel, N, D (2022) revealed in their study, "Effects of job stress on job performance in Nepali commercial Banks" that a weak negative link between role ambiguity and job performance exists and demonstrated no connection between work load and role conflict and job performance.

Majid, M, Z, A, Nakimin, N, F and Kasavan, S (2023) made an attempt to know the reasons of stress among bank employees. The employee is not able to cope with job stress arising from workload, role ambiguity and working environment. Cross-sectional survey was done with quantitative research approach. It was found majority

of the employees suffer from bad health and psychological problems which can be decreased by different stress management techniques.

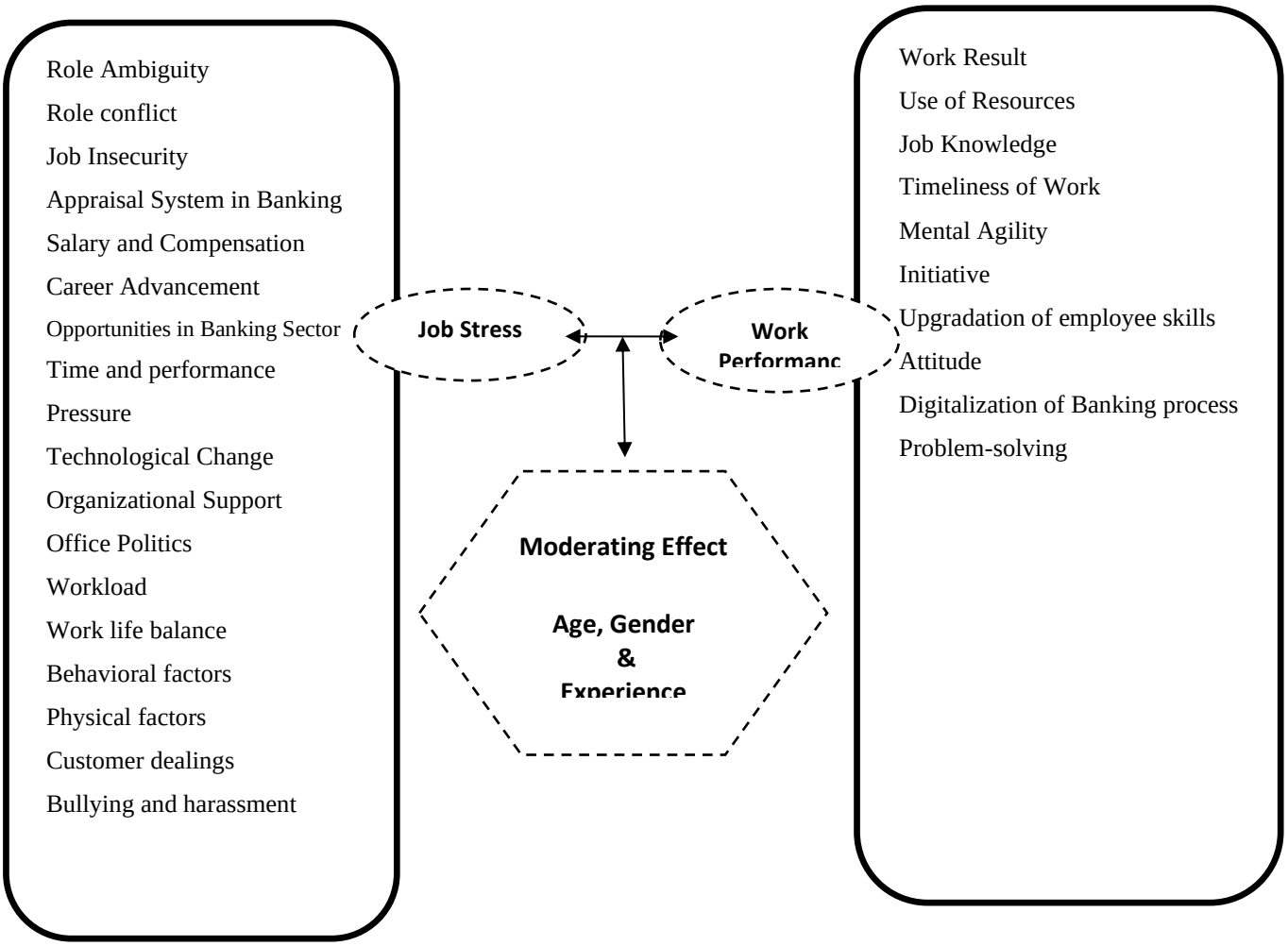
Batool, A et al (2023) the primary objective of the research study was to find the impact of occupational stress on job performance. The data was collected by questionnaire and use of PLS along with correlation coefficient analysis, regression co-linearity statistics and reliability tests were done. It was found that workplace stress decreases work performance of the bank employees

Research Gap

The above review of literature indicates there are gaps in the area of study. Goswami, T, G (2015), Sunil, S, K (2019) and Pandey, D, L (2020) in their studies recommended to extend the study in different geographical area by adding new variables. Variables like role ambiguity, role conflict, resource inadequacy, in security, emotional exhaustion, organisational culture and engagement were studies in these studies. Further, it was found that few researches have been done on impact of stress on work performance among banking employees of Himachal Pradesh. The studies mainly focused on only job stress of employees. However, few studies have included the productivity part of employees. Researchers investigated factors of job stress included role ambiguity, work overload, peer pressure, lack of administration support, problematic customer relations, job insecurity, inadequate monetary awards, technological changes, leadership style, training, motivation and lack of control. Sunil, S, K (2019), Kaur, J and Singh, S (2023) and Tejaswani, K, C (2023) suggested to conduct the study to examine the job stress of employees at various levels which will help to determine which aspect is most affected and to develop stress reduction approach. In this research, the researcher will attempt to study the factors responsible for job stress among private sector bank employees and how these factors influence or have impact on their work performance in geographical area of Himachal Pradesh. As no in-depth study has been yet conducted in Himachal Pradesh on private sector banks. Hence, the researcher felt the need to fulfill this research gap which this study will attempt to conclude.

Conceptual Model

(Job Stress & Its Impact on Work Performance of Bank Employees)



Scope of the Study

The present study focuses on finding out the primary factors of job stress that affect the employees of private sector banks of Himachal Pradesh. The present study will focus on the employees of private sector banks in Himachal Pradesh. The study will revolve around to find the factors and variables causing job stress among private bank employees and impact it has on their work performance. This will help the bank employees as well as management to take care of interest of employees and of organization simultaneously.

Need of Study

A job improves an individual's attitude towards everything but many faces stress at workplace which poses threat to individual's mental and physical health. In present circumstances, banking sector has become more target-oriented resulting in stress among bank employees. Factors such as role ambiguity, work overload, customer dealings, transit time, unachievable targets, peer pressure and job insecurity are few reasons for stress among bank employees. A banker needs to be mentally sound and aware about his surroundings to make accurate and prompt decisions to gain trust of customers and colleagues. The work performance of a bank employee depends on his ability to achieve collective goals with good quality and quantity of work. Surveys conducted from time to time showed that labour turnover ratio has increased in bank industry. There are many reasons; one of the reasons is job stress. The researcher has identified a research gap that no such study has been conducted in geographical area of Himachal Pradesh. As review of literature concluded, job stress is the main reason for poor work performance of employees, keeping in view this component, the present study will help the employees to check their stress level and manage it properly for good work performance. The present study will identify the reasons of job stress and its impact on work performance. The study will provide suggestions to decrease job stress and to improve productivity as this will help the employee to remain in bank which will have positive impact on Banks's performance. It will be useful to policy makers in their efforts to improve the working of selected bank branches in Himachal Pradesh. It will also help other researchers to make further study.

Research Methodology

Research methodology is a way to solve a problem systematically and scientifically using various steps. The present study will be based on both primary and secondary data in accordance with above mentioned objectives. Primary data will be collected by way of self-structured questionnaire while secondary data will be collected from research papers, books, journals, magazine, newspapers, articles, annual reports, etc.

Objectives of the Research Study

1. To identify and examine the factors responsible for job stress among employees working in private sector banks of Himachal Pradesh.
2. To examine the factors of work performance of employees working in private sector banks.

3. To assess the impact of job stress on work performance of employees working in private banks of Himachal Pradesh.
4. Suggest the ways and means to reduce job stress and increase work performance of employees working in private sector banks.

Research Problem

Job stress is universally accepted concept that has changed from time to time and its understanding is significantly rising in working sector. Banks play a vital role in an economy as they ensure the flow of transactions and manage finances of a country wisely. The work-pressure and performance-pressure of employees arises the need to find innovative solutions that maximize efficiency of employees keeping them healthy mentally and physically. In this study, the researcher will try to identify factors affecting work performance of employees due to job stress in private sector banks of Himachal Pradesh. Through this study, relationship between job stress and work performance will be analyzed and also will identify strategies to be adopted by respondent to increase overall work performance and efficiency and to reduce job stress. A research problem is a gap which needs to be investigated with a scientific approach.

Formulation of Hypothesis

For the proposed study, independent variable is Job stress and dependent variable is Work performance.

$H_{0:}$ There is no significant relationship between factors causing job stress among employees of private sector banks.

H_1: There is significant relationship between factors causing job stress among employees of private sector banks.

H_0: There is no significant relationship between factors of work performance.

H_2: There is significant relationship between factors of work performance.

$H_{0:}$ There is no relationship between job stress and work performance of employees in private sector banks of Himachal Pradesh.

$H_{3:}$ There is significant relationship between job stress and work performance of employees in private sector banks of Himachal Pradesh.

Research Design

The present study will be based on descriptive design. It is a fact-finding inquiry with ample explanation which allows analyzing facts and describing the characteristic of a population. The study will aim at examining the factors that contribute to job stress

and has impact on work performance of employees working in private sector banks in Himachal Pradesh. Moreover, the study will pour in practical recommendations for keeping a check on job stress and enhancing the work performance of employees of banking sector in accordance with findings of the study.

Sampling Techniques

Sampling is selecting a group from where data will be collected for research. The proposed study will be undertaken in all 12 districts of Himachal Pradesh. The method for collection of data will be proportionate random sampling technique. The banks taken for study are those which have more than 10 branches in Himachal Pradesh namely HDFC, ICICI, AXIS Bank, YES Bank and IndusInd bank.

Name of Bank	No. of Branches in H. P	No. of Employees in H. P
HDFC Bank	88	1200
ICICI Bank	57	420
AXIS BANK	21	170
YES BANK	19	152
INDUSIND BANK	13	105
Total	198	2047(Approx.)

(Source: Official website and zonal office of the respective banks)

The data will be collected from respondents such as Branch Manager, Deputy Branch Manager, Operations Managers, Sales Managers, Relationship Officer and Service Officers of different branches of private sector banks in Himachal Pradesh.

Sample size

As the proposed study will be carried out in all districts of Himachal Pradesh. The total population is 2047. The Cochran formula (1963) is used to find the sample size. To determine sample size following formula is applied:

$$n = Z^2 * p.\ q.\ N/e^2\ (N-1) + Z^2.p.q$$

Whereas, n = Total population,

Z = 95% confidence level

E= margin of error (0.05)

p = level of significance

q = 1-p

This gives sample size to be 336 which is not a true representative of the population. Thus, the thumb rule of 1:6 is adapted which increases the sample size to 410 giving final sample size for the current study for collection of responses.

Collection of Data

Both primary and secondary sources of data will used to achieve the specific objectives of the present study. The primary data will be collected by way of self-structured questionnaire. Draft of self-structured questionnaire or instrument to collect the responses from private sector bank employees of Himachal Pradesh is developed which will be administered for pilot survey. The secondary data will be collected from journals, websites, reports and other published sources.

Testing Technique

The proposed study will be carried out by using appropriate statistical tools as per requirement such as cross tab, percentages, mean, standard deviation, correlation, factor analysis, regression, averages, etc.

Analysis of Data and Interpretation

After the data is tabulated, the next step involves conducting analysis. During the analysis phase, researcher will examine the data using appropriate statistical or analysis techniques. This process will help to identify significant findings, relationships, or associations between variables. These findings serve as the basis for forming conclusions.

Discussion of Results

Once the analysis is complete, interpretations will be made based on the results. This involves examining the findings, drawing conclusions, and making connections between the data and the research objectives.

Limitations of Study

Although the study has defined its objectives, there are some unavoidable limitations. As the study will include private sector banks in geographical area of H.P only. The study will be conducted on sample base drawn from population thus results will be generalized afterwards. Apart from this, study will depend on respondents, who can take some time due to their busy schedule and workload. Time and money constraints are also the limitations.

Tentative Chapterization

Chapter 1 Introduction

Chapter 2 Profile of Banks and their Operational Efficiency

Chapter 3 Review of Literature

Chapter 4 Research Methodology

a) Primary data

b) Secondary data

Chapter 5 Data Interpretation and Analysis.

Chapter 6 Results and Discussions.

Chapter 7 Findings and Recommendations

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Questionnaire

Impact of Job Stress on Work Performance of Employees Working in Private Sector Banks of India: A Case Study of Himachal Pradesh

Respected Sir/ Madam,

I am pursuing PhD from Department of Management, Sri Sai University, Palampur. The purpose of this research work is to identify and examine the factors of job stress and work performance that has impact on employees of private sector bank in Himachal Pradesh. You are requested to answer all questions. ***I assure you that the response of this questionnaire***

will be kept in strict confidence and will be used for educational purpose only. Your cooperation in answering will be helpful to achieve objectives of this study.

Demographic information

1. Name (optional) .....

2. Gender **a)** Male ( ) **b)** Female ( )

3. Age **a)** 21- 30 years( ) **b)** 31- 40 years ( )
c) 41- 50 years ( ) **d)** 51 and above ( )

4. Marital status **a)** Married ( ) **b)** Unmarried ( ) **c)** Other ( )

5. Qualification **a)** Graduate ( ) **b)** Post-Graduate ( )
c) Professional course ( ) **d)** Doctorate ( )

6. Type of family setup **a)** Joint family ( ) **b)** Nuclear family ( )

7. Name of the Bank **a)** Axis Bank ( ) **b)** HDFC Bank ( )
c) ICICI Bank ( ) **d)** IndusInd Bank ( ) **e)** Yes Bank ( )

8. Location of the Branch ……

9. Distance between residence & branch (in Km) …….

10. Designation **a)** Branch Manager ( ) **b)** Deputy Branch Manager ( )
c) Operation Manager ( ) **d)** Operation or Sales Team ( )
e) Sales Manager ( ) **d)** Front Office or Service Officer ()

11. Experience **a)** Below 5 years ( ) **b)** 6- 10 years ( )
c) 11- 15 years ( ) **d)** above 15 years ( )

12. Salary **a)** Rs. 25000 – 50000 ( ) **b)** Rs. 50000 - 75000 ( )
c) Rs. 75000 & above ( )

Please tick the most **appropriate with statements** indicating your level of agreement/ disagreement on a five-point scale. **(Strongly Disagree – SD, Disagree - D, Neutral - N, Agree - A & Strongly Agree - SA)**

Job Stress						
Sr. No	**Role conflict**	***SD***	***D***	***N***	***A***	***SA***
1.	I get conflicting requests from my seniors.					
2.	I need to collaborate with diverse range of people.					
3.	I worry about what others expect from me.					
4.	I assure to fulfil demands of clients and others.					
5.	I work on irrelevant assignments.					
	Role ambiguity in bank job	***SD***	***D***	***N***	***A***	***SA***

6.	I am aware of my job very well.					
7.	I am aware how to complete tasks effectively.					
8.	I feel confident in the level of authority I possess.					
9.	I allot time for different tasks properly.					
	Job insecurity in banking	***SD***	***D***	***N***	***A***	***SA***
10.	I am confident in my work.					
11.	I feel insecure about my job in the future.					
12.	I feel my future prospects in this bank are good.					
13.	Feeling of losing job affects my thoughts in negative way.					
14.	New staff can take over my work.					
	Appraisal System	***SD***	***D***	***N***	***A***	***SA***
15.	Excellence determines who advances.					
16.	Biasness is the drawback in this bank for performance check.					
17.	Ratings are good for people who favor superiors.					
18.	Weak performance is notified in advance to improve.					
19.	Results are prioritized than methods to achieve them.					
	Compensation and Salary	***SD***	***D***	***N***	***A***	***SA***
20.	I am offered rewards based on my work performance.					
21.	Benefit of attaining target is larger than penalty of failure.					
22.	I get a raise in pay for my overtime.					
23.	I am satisfied with my pay and rewards.					
	Career Advancement Opportunities	***SD***	***D***	***N***	***A***	***SA***
24.	Trainings in bank give opportunity to work better.					
25.	I am provided with opportunities to update my job skills.					
26.	I have freedom to use my judgement for growth.					
27.	My bank gives time to acquire new knowledge for future opportunities.					
28.	I have adjusted my capabilities for career growth.					
	Time Pressure	***SD***	***D***	***N***	***A***	***SA***
29.	Due to shortage of time, I am forced to cut my work.					

30.	I worry about target date to approach fast.					
31.	I can modify my work objectives based on target.					
32.	Inconvenient locations decrease the need of speed.					
33.	My work shift is poorly constructed.					
	Technological Changes	***SD***	***D***	***N***	***A***	***SA***
34.	Bank gives technological support for work.					
35.	Timely training helps to understand technological changes.					
36.	I adapt to new technology which makes me more efficient.					
37.	My bank arranges workshops to adopt new technology.					
	Organizational Support	***SD***	***D***	***N***	***A***	***SA***
38.	My bank provides support to its employees.					
39.	I want to continue working with this bank in future.					
40.	My superiors will support me if I am being wronged.					
	Office Politics	***SD***	***D***	***N***	***A***	***SA***
41.	I and my co-workers have good working relationship.					
42.	My colleagues exclude me from discussions/ meetings.					
43.	I feel left out when important matters are undertaken.					
	Workload	***SD***	***D***	***N***	***A***	***SA***
44.	I feel troubled due to huge amount of work on daily basis.					
45.	I receive the work of others.					
46.	I have more work to do because of shortage of staff.					
47.	Quantity of work expected from me is too high.					
	Work life balance	***SD***	***D***	***N***	***A***	***SA***
48.	Personal problems keep me occupied at bank.					
49.	Workplace expectations increase frustration at home.					
50.	My domestic obligation affects my work performance.					

51.	I miss real enjoyment at home because of work.					
	Behavioral factors	***SD***	***D***	***N***	***A***	***SA***
52.	Overeating or undereating.					
53.	I experience sudden burst of anger.					
54.	Irritability.					
55.	Reduced physical activity, i.e no or less exercising.					
56.	I get negative about job.					
	Physical factors	***SD***	***D***	***N***	***A***	***SA***
57.	I experience headaches often.					
58.	I spend sleepless nights.					
59.	I experience acidity problems due to stress.					
60.	I feel energetic sometimes.					
61.	I have high blood pressure.					
	Customer dealings	***SD***	***D***	***N***	***A***	***SA***
62.	I give value to customer satisfaction.					
63.	Lack of cooperation by impatient customers.					
64.	Customers bring up unnecessary issues.					
65.	My customers are satisfied with my work.					
66.	Managing customer complaints is a challenging task.					
	Bullying or harassment	***SD***	***D***	***N***	***A***	***SA***
67.	Rumors are spread about me.					
68.	My mistakes are highlighted most often.					
69.	Colleagues disturb me when I work.					
70.	Insulting remarks are made about me or my work.					
71.	False allegations are made about me					
	Quality of work life	***SD***	***D***	***N***	***A***	***SA***
72.	Working environment at bank helps me to perform well					
73.	Office area is overcrowded most of the time.					
74.	Favorable environment helps in attaining positive results.					
75.	Resources at bank are appropriate.					

76.	Workplace provide for maximum utilization of skills of employees.					
Work performance						
	Work – Result	***SD***	***D***	***N***	***A***	***SA***
1.	I conclude my allotted work within due time.					
2.	Positive results increase my satisfaction level.					
3.	Unclear guidelines fail to give results.					
4.	I give all efforts to complete my job.					
	Job Knowledge	***SD***	***D***	***N***	***A***	***SA***
5.	I have sufficient job knowledge to fulfill my responsibilities.					
6.	I am constantly adding new skills.					
7.	I can rightly use my knowledge to attain goals.					
8.	I work hard to keep skills and knowledge up to date.					
	Timeliness of Work	***SD***	***D***	***N***	***A***	***SA***
9.	I finish my tasks within allotted time.					
10.	I work after office hours to attain my goals.					
11.	I fulfill my job responsibilities.					
12.	I cannot attain my day-to-day targets on time.					
13.	Enormous work leaves me with less time.					
	Use of Available Resources	***SD***	***D***	***N***	***A***	***SA***
14.	I am provided with resources by bank for my work.					
15.	Shortage of resources becomes a hindrance in performance of job.					
16.	I have ample opportunities to use resources wisely.					
	Mental Agility	***SD***	***D***	***N***	***A***	***SA***
17.	I take active part in solving problems.					
18.	Changing conditions & situations keep me going forward.					
19.	I feel self-assured to tackle difficult assignments.					
20.	I get to root cause of any problem.					
21.	I question old-form of working to give way to new methods of doing work.					
	Upgradation of Skills	***SD***	***D***	***N***	***A***	***SA***

22.	My bank has built-in system for updating employee abilities.					
23.	I implement upgraded approach at work.					
24.	I employ fresh strategies to boost productivity.					
25.	Upgrading skill helps me to communicate well.					
	Initiative	***SD***	***D***	***N***	***A***	***SA***
26.	My recommendations are welcomed by bank.					
27.	I challenge problems and take decisions.					
28.	I feel energetic after overcoming obstacles & achieving my goal.					
29.	I constantly try to utilize new methods.					
30.	I empower others by showing right direction at work.					
	Attitude	***SD***	***D***	***N***	***A***	***SA***
31.	I utilize information immediately.					
32.	I know my duties very well.					
33.	The goals of bank are important to me personally.					
34.	Day to day work encourages me.					
	Digitalization of bank processes	***SD***	***D***	***N***	***A***	***SA***
35.	The workload at bank is decreased as maintenance of manual registers is limited.					
36.	Work at bank is speedy now.					
37.	I can control over my mistakes.					
38.	I get alerts about frauds.					
39.	Sometimes, connectivity issues act as problem while doing work.					
	Problem solving	***SD***	***D***	***N***	***A***	***SA***
40.	I have ability to work in any situation					
41.	I can integrate my ideas with colleagues					
42.	I get feedback from people in logical way					
43.	I am confident about my work at all time.					
44.	I can make hard decisions in crucial situations.					

Q1: Write about present job stress at workplace?

……

……

Q2: Is your work performance up-to your satisfaction level?

……

……

Q3: Do you feel your work performance is affected by job stress and how?

……

……..

Q4: Are there stress management programs conducted in your bank?

……

……

Q5: What technique do you adopt to increase work performance?

……

……

Q7: Any other suggestions

……

……

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